IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
	: Examiner: Bruce I. Ebersman
ASHISH GUPTA)
	: TC/Art Unit: 3691
Application No.: 10/711,290)
	: Confirmation No.: 5289
Filed: September 8, 2004)
	;
For: SYSTEMS, METHODS, AND)
DEVICES FOR COMBINED CREDIT	:
CARD AND STORED VALUE)
TRANSACTION ACCOUNTS	: July 25, 2008

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated April 25, 2008, the Examiner is respectfully requested to amend the above-identified application as follows:

- amendments to the claims are presented in the listing starting on page 2; and
- remarks are presented starting on page 9.